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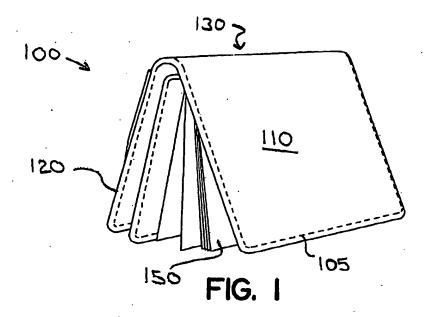
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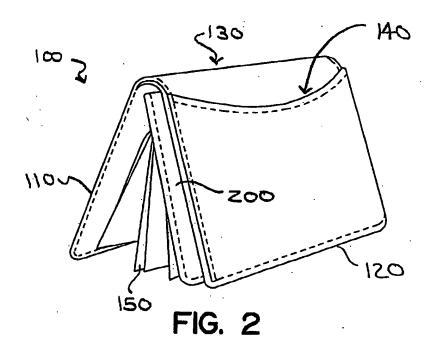
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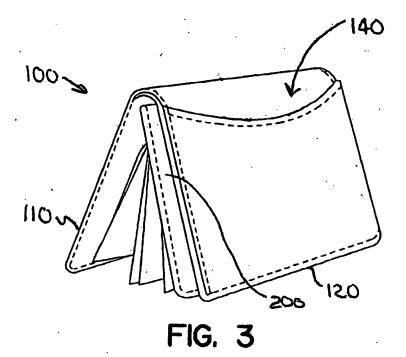
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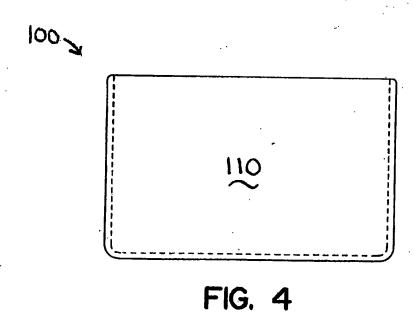
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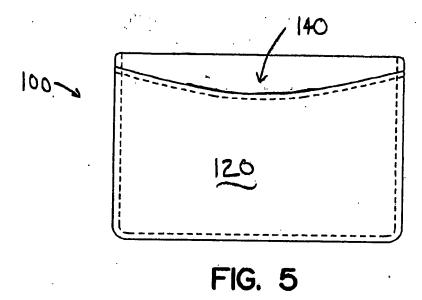
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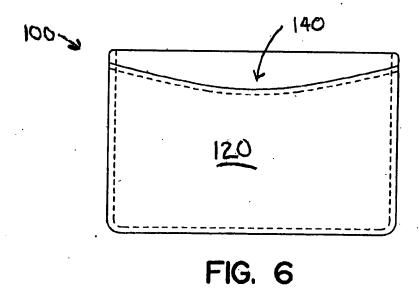


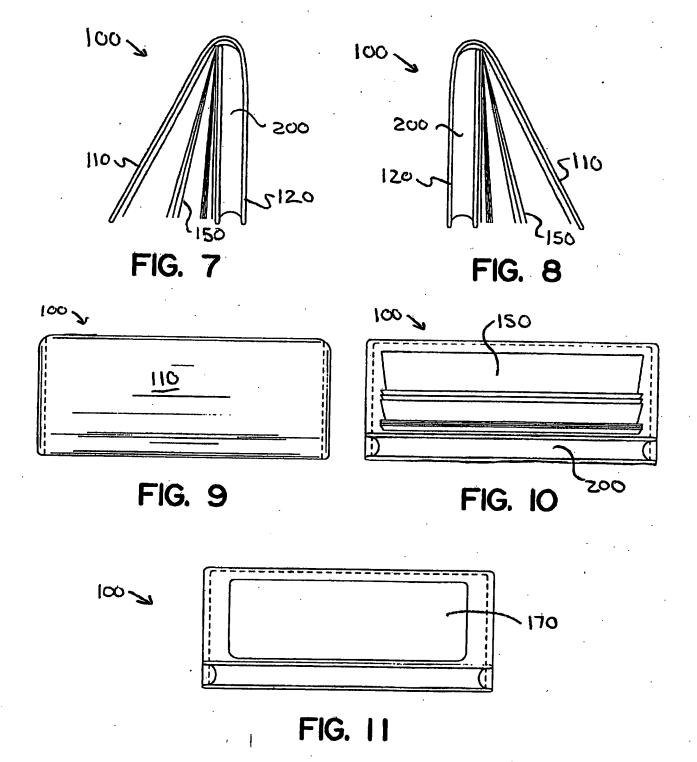


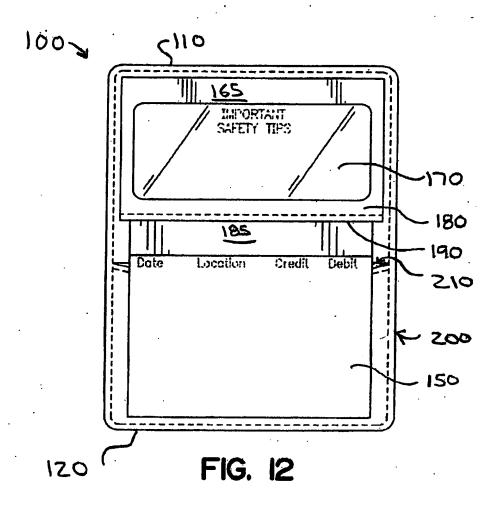


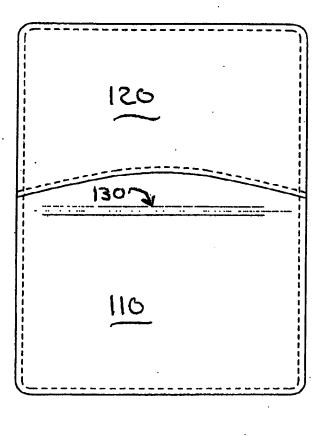












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FIG. 13

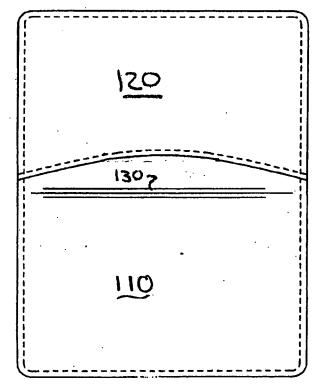
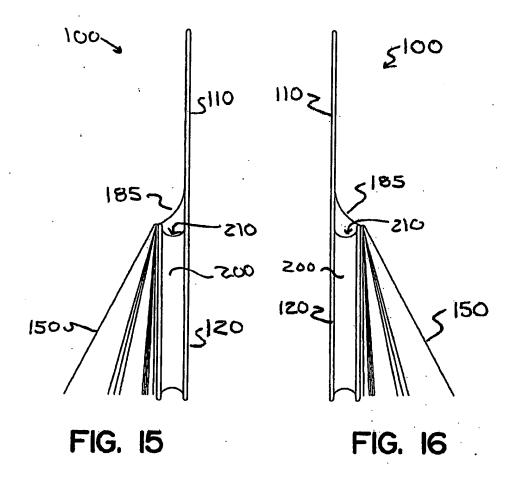
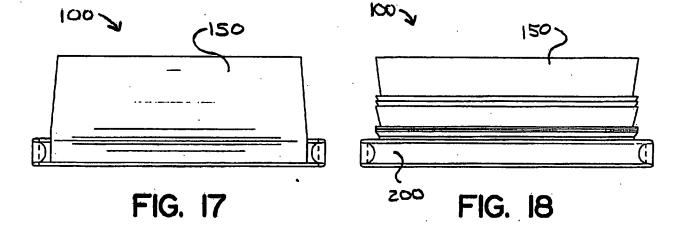


FIG. 14





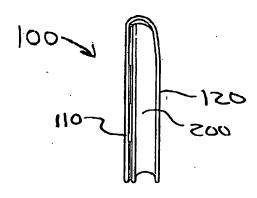
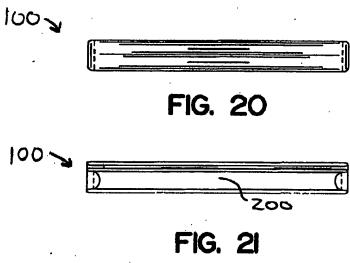


FIG. 19



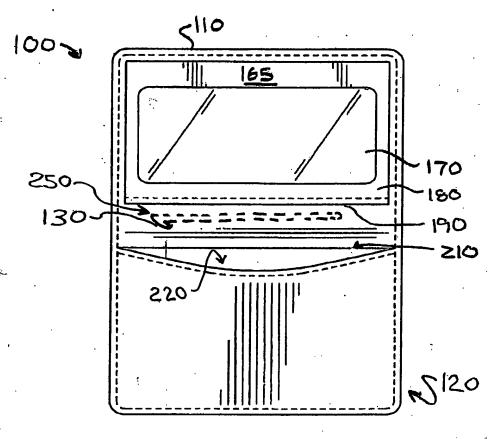


FIG. 22

AVOIDING CREDIT AND CHARGE FRAUD

The Federal Trade Commission works for the consumer to prevent fraudulent, deceptive and unfair business practices.

www.ftc.gov 1-877-FTC-HELP or 1-877-382-4357 www.consumer.gov/idtheft www.ftc.gov/donotcall www.ftc.gov/spam

DATE	PURCHASE	AMOUNT + / -	BALANCE
		·	·

Fig. 23